

**REMARKS**

Applicants reply to the Office Action dated April 6, 2007 within the shortened statutory one month period for reply. Claims 1-30 were pending in the application and the Examiner states that they are subject to restriction action and/or election requirement. Reconsideration of the pending claims is requested. The amendments are adequately supported in the originally-filed specification, drawings and claims. No new matter is added in this Reply.

The Examiner has asserted a Restriction Requirement under 35 U.S.C. § 121 requiring restriction of the application as follows:

Invention I: Claims 1-17 and 19-30, drawn to a method for facilitating a transaction which requires identifying at least one primary account, generating a limited use PIN, associating the limited use PIN with the at least one primary account, issuing the limited use PIN to a first party to facilitate a transaction with a second party, classified in class 705, subclass 44.

Invention II: Claims 18, drawn to a host computer system for facilitating transactions which requires a user interface system, a number generating and processing mechanism including at least one application server and at least one database, a settlement processing mechanism including at least a financial capture system, classified in class 235, subclass 379.

Applicant hereby elects Invention I, consisting of Claims 1-17 and 19-30, for prosecution in this application. Applicant has selected Invention I in order to expedite prosecution of this application. Applicant does not acquiesce to the Examiner's foundation for the Restriction Requirement as set forth in the Office Action. Accordingly, the foregoing election is made without waiver, estoppel or without prejudice to the filing of one or more related applications directed to the subject matter of the canceled claims.

The foregoing amendment conforms this application to the Examiner's Restriction Requirement dated April 6, 2007. Applicants submit that the application is now in condition for examination on the merits. Early notification of such action is earnestly solicited. Should the Examiner have any suggestions to place the application in even better condition for allowance, Applicants request that the Examiner contact the undersigned representative at the telephone

number listed below. No new matter is added in this Response. Reconsideration of the application is thus requested.

Respectfully submitted,

Date: April 12, 2007

By: 

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